

OCT 27 2006

REMARKS

Claims 1-23 are pending in the present application. The Office has rejected claims 1-3, 5-17 and 19-24 under 35 USC 102(e) as being anticipated by Langseth (6,694,316) and claims 4 and 18 under 35 USC 103(a) as being unpatentable over Langseth in view of Rajan (6,633,910).

NOTE: There is no claim 24. The undersigned respectfully traverses this rejection and requests consideration of the remarks set forth herein.

Rejection of Claims 1-3, 5-17 and 19-23 in View of Langseth

Independent claim 1 includes the following language:

1. (Previously Presented) A method for notifying a customer of at least one requested event comprising:

- providing the customer with access to a notification system, including,
 - (i) **determining a status of the customer as a member customer or a non-member customer of an institution providing the notification system,**
 - (ii) generating access data for the customer, and
 - (iii) prompting the customer for the access data;
- prompting the customer to select at least one requested event, wherein a member customer is provided with more event choices than a non-member customer;**
- storing the customer's at least one requested event selection in a first database;
- prompting the customer to select at least one method of notification;
- storing the customer's at least one method of notification selection in the first database;
- prompting the customer to select at least one time for notification;
- storing the customer's at least one time for notification selection in the first database;
- receiving trigger data from at least a second database into the notification system that triggers the at least one requested event;
- formulating a notification message that includes information about the at least one requested event; and
- sending the notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification.

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With respect to the **bold** portions of Claim 1 as set forth above, the Office cites to the following portions of the reference as teaching these limitation (OA, Page 4):

(i) determining a status of the customer as a member customer or a non-member customer of an institution providing the notification system (col. 3, line 34-38, "By categorizing information into channels based on subject-matter, users may more easily identify the content they want and the system may provide more options to customize fees that may be charged to the subscriber.", col. 4, line 17-21, "For example, an Internet service provider, such as Earthlink, may offer its customers the option of receiving information and may then include Earthlink specific information in the content distributed to its subscribers." **Note:** subscribers (member customers) are customers, however not all customers (non-member customers) are subscribers. Thus [the] system has to determine status of the customer.)

Prompting the customer to select at least one requested event, wherein a member customer is provided with more event choices than a non-member customer (col. 4, line 17-21, "For example, an Internet service provider, such as Earthlink, may offer its customers the option of receiving information and may then include Earthlink specific information in the content distributed to its subscribers." **Note:** subscribers (member customers) are customers, however not all customers (non-member customers) are subscribers.", col. 4, line 22-29, "According to the present invention, one or more channels of personalized intelligence information are accessed and distributed to subscribers to one or more services provided for each channel. Subscribers may sign up to receive one or more services for each of the one or more channels through a web interface system that identifies each of the available types of information that the user may access.")

The portions of Langseth cited by the Office do not disclose the highlighted limitations.

Importantly, the limitation requires a determination of status as a member or non-member customer of the "**institution providing the notification system.**" If one reads the background text for the context of the language at col. 4, lines 17-21, it is revealed that the exemplary Internet service provider is not the institution providing the notification system, but is instead one of any

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number of affiliates which may "participate and include affiliate-specific information in the outputs generated from the system." Accordingly, whether or not the subscriber to the notification system is or is not a customer of the Internet service provider is irrelevant to this limitation. The reference merely teaches that you are a subscriber or not a subscriber to the system, there is no determination made as between the two for purposes of offering different event choices.

Similarly, with respect to dependent claim 3, since there is no distinction between member and non-member subscribers described in Langseth, the limitation of claim 3 clearly is not disclosed.

The undersigned submits that the cited portions of Langseth do not disclose at least the **bolded** limitations highlighted above and respectfully requests that the rejection of claims 1-6 be withdrawn.

Independent claim 7 includes the following language:

7. (Original) A system for notifying a customer of at least one requested event comprising:

means for providing the customer with access to a notification system, including,

(i) means for determining a status of the customer as a **member customer or a non-member customer of an institution providing the notification system;**

(ii) means for generating access data for the customer, and

(iii) means for prompting the customer for the access data;

means for prompting the customer to select at least one requested event, wherein the member customer is provided with more event choices than the non-member customer;

means for storing the customer's at least one requested event selection;

means for prompting the customer to select at least one method of notification;

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means for storing the customer's at least one method of notification selection;

means for prompting the customer to select at least one time for notification;

means for storing the customer's at least one time for notification selection;

means for receiving trigger data from at least a second database into the notification system that triggers the at least one requested event;

means for formulating a notification message that includes information about the at least one requested event; and

means for sending the notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification.

As discussed above with respect to independent claim 1, Langseth makes no distinction between member and non-member subscribers to the notification system. Accordingly, Langseth does not disclose means for determining a subscriber's status as member or non-member nor does Langseth disclose means prompting a subscriber to select at least one requested event wherein member and non-member subscribers are presented with different event options depending on their status. Langseth does not anticipate the language of independent claim 7.

Independent claim 8 includes the following language:

8. (Original) A system for notifying a customer of at least one requested event comprising:

means for generating a customer's financial notification preferences which include,

- (i) at least one requested event,
- (ii) a customer's notification method preferences, and
- (iii) a customer's time for notification preferences;

a database containing the customer's financial notification preferences;

a database containing financial information, wherein the financial information is collected from at least one internal source and at least one external source;

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a notification message generator for comparing the at least one requested event with the financial information and generating a notification message when the financial information matches the at least one requested event;

a notification gateway for sending the notification message to the customer according to the customer's notification method preferences and time for notification preferences; and

a database for generating a notification report at the customer's request, wherein the notification report includes at least data describing each notification message sent to the customer during a customer selected period of time.

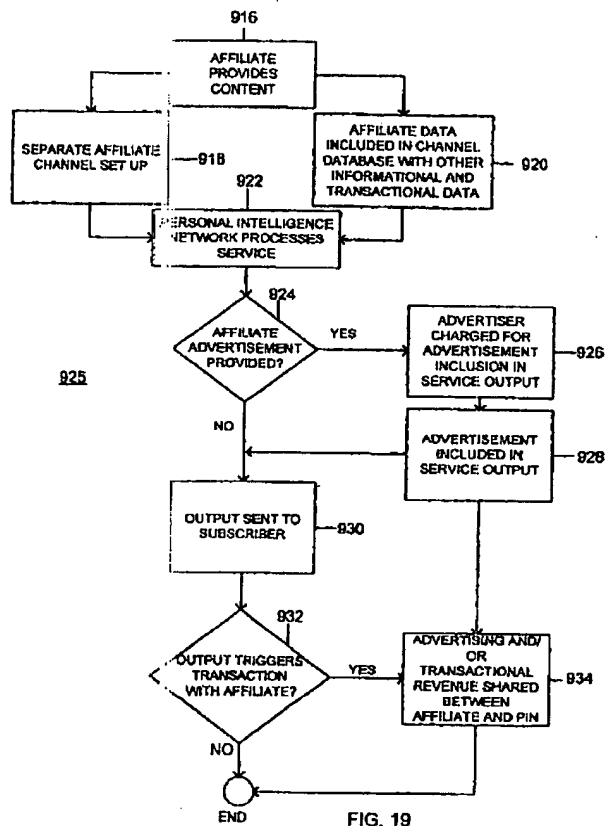
The Office cites to Fig. 19, elements 916, 918 and 920 as disclosing the **"a database containing financial information, wherein the financial information is collected from at least one internal source and at least one external source."** The undersigned sets forth below Fig. 19:

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The undersigned agrees that, assuming the affiliate provides financial content, that this discloses an external source of financial information. But, the undersigned fails to see where this portion of Langseth discloses an internal source for financial information? Additionally, the office cites to Figure 5, element 62 and col. 15, line 55 through col. 16, line 3 of Langseth as disclosing “a database for generating a notification report at the customer’s request, wherein the notification report includes at least data describing each notification message sent to the customer during a customer selected period of time.” These portions of Langseth are set forth below:

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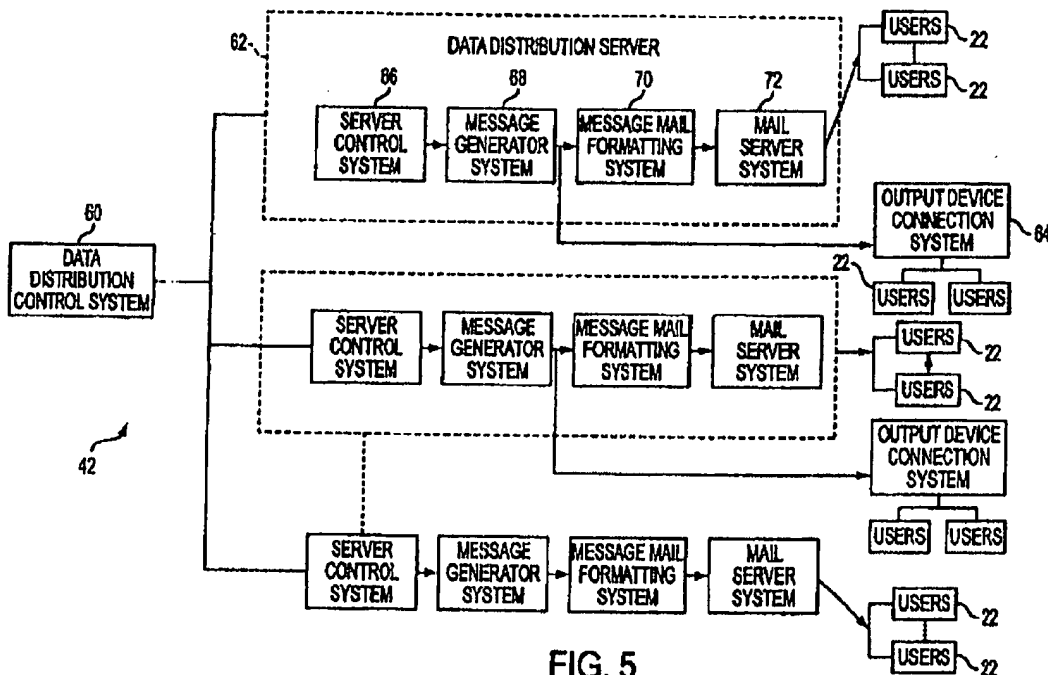


FIG. 5

Data distribution system 42 may comprise software coded components operated on hardware systems. In an embodiment, both message generator system 68 and message mail formatting system 70 may be provided on a single processing system. The software coded components may comprise Visual Basic 6.0 code that loads data from the Channel Databases and sends that information to end users, whether there is only one or millions. These messages can be sent to pagers, mobile phones, email servers, fax machines, personal digital assistants, as HTML pagers, telephone, and other terminal devices. It achieves this scaling by a multiple-tier architecture that allows for load balancing and scalability on many data distribution servers 62 controlled by one data distribution control system 60. Data distribution system 42 retrieves the data for messages, formats these messages, and sends them through mail server system 72.

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The undersigned has reviewed the cited portions of Langseth and fails to see where the claim limitations are recited? The undersigned does not dispute that Langseth discloses a data distribution system for preparing messages, but there is no teaching of a notification report inventorying a list of messages that have been sent to a customer during a specific time period.

With respect to dependent claim 12, Langseth does not describe an internal data source for financial information and thus does not describe an internal data source that is the financial institution hosting the subscription service.

With respect to dependent claims 15 and 16, as discussed previously, Langseth makes no distinction between member and non-member subscribers.

Accordingly Langseth does not anticipate the language of independent claim 8 or claims 9-18 which are dependent thereon.

Independent claim 19 includes the following language:

19. (Original) A method for formulating an alert message containing financial information for a customer comprising:

storing an alert prompt in a first database of a **notification system hosted by a financial institution**, wherein the alert prompt includes,

(i) prompt details,
(ii) a preferred method for notifying the customer of the alert message, and
(iii) a preferred time for notifying the customer of the alert message;

receiving financial information into a second database of the **notification system**, wherein the incoming financial information is received into the second database from at least one outside source and at least one inside source, and further wherein the incoming financial information received from the at least one inside source results from a change in at least one customer account maintained by the host financial institution;

comparing the incoming financial information with the prompt details of the alert prompt in the first database; and

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notifying the customer through the preferred method at the preferred time through an alert message when the prompt details match the incoming financial information.

The following portions of Langseth were cited by the Office in support of the rejection (Col. 11, lines 7-48 and Fig. 19, elements 916, 918 and 920 (see above)):

In a finance channel, one or more of the following services may be provided: weekly portfolio summary, high 200-day moving averages by sector, low 200-day moving averages by sector, price-sales ratio by sector, annual total return by sector, broker recommendations by industry, P/E analysis by sector, book value analysis by sector, earnings growth rate to price appreciation by sector, comparison of dividend yields, earnings yields and P/E ratios of selected stocks by sector, today's winners by largest points increase, today's winners by largest money moved, today's loser's by largest points drop, low revenue growth alert, high revenue growth alert, stock split alert, new offering alert, new high's alert, new high's within my industry sectors, new low's alert, new high's for stocks in my portfolio, top price percentage gainer, lowest price percentage movers, top money movers in my portfolio, smallest money movers, above-average trading alert, market's largest money movers, portfolio's largest money movers, most actively trading stocks in my portfolio, low P/E stocks, low P/E's by sector, change in consensus estimate alert, analyst recommendation alert, above average trading alert, new 52 week high/low alert, stock split in portfolio alert, stock splits, comparable analysis on all portfolio stocks, tech sector update, sector trading analysis, earnings growth, latest twelve month financial update, P/E analysis, quarterly technical analysis, portfolio stocks by LTM revenues, portfolio stocks by capitalization, portfolio stocks by revenue and P/E analysis, portfolio stocks by capitalization and earnings analysis, dividend alert, quarterly sheets, cash flow statement, winners by sector, highest P/E by industry, lowest P/E ratios by industry, industry comparisons, sector comparison, new 52 week highs and lows by industry, top analysis recommendations, weekly analysis and portfolio summary, market update, currency analysis, intraday alerting (stock) and intraday alerting (currency), stock market news alert, stock market news analysis, sector indices, losers by market, earnings reports today, price alert, tech stocks, IPO center IPO alert, and benchmark alert, for example. Additionally, when subscribers sign up for services on the finance channel, the following information may be input: frequency of updates, sectors of interest, currency of interest, stocks in portfolio, news interests, output methodology among other personalization options.

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The availability of a finance channel within the notification system does not mean that the notification system is hosted by a financial institution. Similarly, even if we assume that Fig. 19 teaches a financial institution as an affiliate, which it does not and the undersigned does not admit, this is not the same as the notification system being hosted by the financial institution. Similarly, at most the financial information is provided from an outside source. There is no description of an internal source of financial information and clearly no description of the incoming financial information received from the at least one inside source resulting from a change in at least one customer account maintained by the host financial institution. Accordingly, the undersigned fails to see how these portions of Langseth disclose the **bolded** limitations of claim 19.

The limitation of dependent claim 20 is also not described by Langseth as discussed above. Accordingly, Rajan does not anticipate the language of claims 19-22.

Independent claim 23 includes the following language:

23. (Original) A method for notifying a customer of at least one requested event comprising:

providing the customer with access to a notification system, including,

(i) **determining a status of the customer as a member customer or a non-member customer of a host institution providing the notification system,**

(ii) generating access data for the customer, and

(iii) prompting the customer for the access data;

prompting the customer to select at least one requested event, wherein the member customer is provided with more event choices than the non-member customer;

prompting the customer to select at least one method of notification;

prompting the customer to select at least one time for notification;

formulating an alert prompt wherein the alert prompt includes,

(iv) the at least one requested event,

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- (v) the customer's at least one method of notification,
and
(vi) the customer's at least one time for notification;
storing the alert prompt in a first database of the notification system;
receiving financial information into a second database of the notification system, wherein the incoming financial information is received into the second database from at least one outside source and at least one inside source, and further wherein the incoming financial information received from the at least one inside source results from a change in at least one customer account maintained by the host institution;
comparing the incoming financial information with the at least one requested event of the alert prompt in the first database; and
sending a notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification when the at least one requested event matches the incoming financial information.

The undersigned submits that claim 23 is allowable for the reasons stated above with respect to claims 1, 7 and 19.

Rejection of Claims 4 and 18 in View of Langseth and Rajan

Rajan does not cure the deficiencies of Langseth. Accordingly, dependent claims 4 and 18 are allowable for the reasons set forth above with respect to claims 1 and 7.

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CONCLUSION

The undersigned submits that claims 1-23 are allowable over the cited prior art and respectfully requests a notice of allowance to this effect. Should the Examiner determine that any further action is necessary to place this application into better form, the Examiner is encouraged to telephone the undersigned representative at the number listed below. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458.

Respectfully submitted,

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